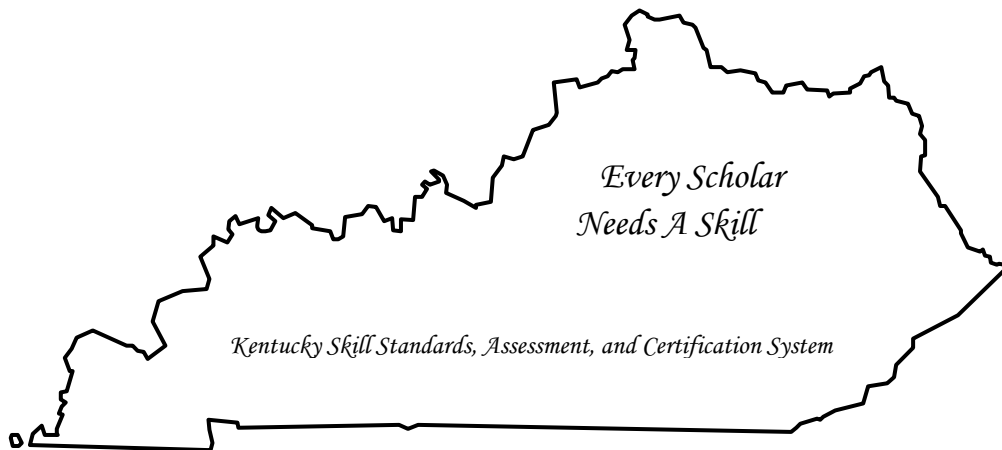


Kentucky

Financial Services

Skill Standards



Established by the Financial Services Skill Standards Task Force

July 2000

ACKNOWLEDGEMENTS

As Project Coordinator's for the Financial Services Skill Standards Project, we have been privileged to work with outstanding business and industry representatives and teachers from secondary business and marketing education programs across the state. This group has reviewed, endorsed, edited, rewritten, and revised documentation relating to this skill standards project.

The mission of the Financial Services Skill Standards Task Force was to develop a user-friendly document that would serve as a tool for instruction for all business and marketing education teachers. Our hope is that schools/teachers will use this document as a framework for further curriculum development and alignment. Future plans for the Task Force will include regular reviews and updates to the document and development and review of skill standards assessment items.

A project of this significance relies heavily on the support and cooperation of many. The state effort could not have been accomplished without the persistence and guidance from Pamela Moore, State Skill Standards Project Director, and Mikala Rahn, national consultant for the effort. On behalf of the Kentucky Department of Education, Division of Career and Technical Education, I would like to acknowledge the support of the Financial Skill Standards Task Force and the contribution they made to this project. The following persons served on this task force;

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Brenda Warren, Menifee County High School
Dionne Gayheart, Western Hills High School
Judi Deatherage, Boone County High School
Anita Mann, Montgomery County ATC
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The following business and industry representatives assisted with the development and/or review of the project and have endorsed the attached standards:

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Steve Small, Business/Marketing Education Consultant
Nancy Graham, Business/Marketing Education Consultant
Gary Colvin, Business/Marketing Education Consultant
Kentucky Department of Education
Division of Career and Technical Education

Introduction

Banks provide a safe and convenient place for customers to take care of their financial needs. However, banks mean much more to customers, community, and the economy. When banks do their jobs well, they build communities, help families grow, educate children, develop businesses, and improve society.

Banks are a fundamental part of the economy. They provide a broad range of services to an equally broad range of customers, including individuals, businesses, and government. They provide a means of transacting business. Basic bank financial services can be categorized as either deposit, payment, or credit services. Banks also provide other services that do fit into other categories, such as brokerage services, trust services, and insurance products. Banks are increasingly interested in providing a full range of financial services for their customers.

The Banking Industry

Banks today are far different from the typical bank of a few years ago. Today's banks offer many diverse career opportunities such as computer programmer, an attorney, a public relations specialist, an accountant, a human resources manager, an agricultural expert, a teller, or a loan officer.....just to mention a few.

The exact nature of each job varies from bank to bank. For example, a large urban bank may hire a great number of specialists for its data processing center, while a small community bank may ask its employees to handle many different responsibilities within several departments. Some employees have personal contact with customers while others work behind the scenes to support and assist front-line bankers. Banks offer competitive salaries and fringe benefits, equal opportunity for women and minorities, career advancement, education and training, and excellent working conditions.

With so many changes occurring within the industry, bank employees are continually being exposed to new products, services, and technology. Working in today's banking environment is challenging and fulfilling.

Banks are businesses and are concerned about profits, efficiency, and effectiveness. A financially healthy bank is important to its stockholders, its community, and the financial services industry as a whole. Banks facilitate the flow of money throughout the United States and around the world. Without the banking system in place, the global economy would collapse.

Preparation for Tomorrow's Workforce

Skill standards are the performance specifications that identify the knowledge, skills, and abilities an individual needs to succeed in the workplace. Identifying the necessary skills is critical to preparing students for entry into employment. Skill Standards provide a common vocabulary to enhance communication between:

- Employers and Job Seekers – to specify the knowledge, skills, aptitudes, and attitudes required for recruitment, hiring, and retention in a company or within an industry.

- Employers and Schools or Job Training Programs - to encourage the alignment of school curricula with industry requirements, to update educational objectives as workplace demands change, and to ensure a better return on public and private education and training investments.
- Employers or Job Seekers and Schools or Job Training Programs - to help employees and job seekers make sound decisions about their own education and training needs in a changing market place.

In the most successful workplaces the only constant is change. Jobs that were previously simple now require high performance work processes and enhanced skills in order to compete globally. Because skill standards reflect these changing workplace realities, they are a key device for helping applicants and employees enjoy career opportunities and achieve higher standards of living and economic security.

Kentucky's Certification System

Because of the importance of skill standards today to education, employers, and students who desire jobs after graduation from high school, the Division of Secondary Vocational Education in conjunction with employers from the Kentucky Bankers Association are working together to develop a system that certifies that students have attained the necessary skills for employment. The first step in developing this system is the development of skill standards that describe the necessary **occupational, academic, and employability** skills needed to enter the banking industry. Mastery of these standards would signal to employers that the students are employable and ready to begin employment within the industry. Certified students would be ready to be trained in specific skills by employers or enter training programs. Certified students may also wish to continue their training in a more specialized training such as a general banking diploma.

In order to insure that students in fact have attained the necessary skills described in this standards document, students will take an assessment based on the standards. The assessment system includes two components:

- Multiple choice test specifically testing the mastery of the skill standards; and
- Problem-based scenarios to test the students' problem-solving and decision-making skills related to their occupational standards.

Students that pass 70% of the components will receive a certificate to provide to employers communicating their mastery of the standards.

Program Areas for Financial Services Skill Standards

The following are recommended courses that a student would need to complete to receive a career major in Financial Services.

Keyboarding Applications – Keyboarding Applications will develop the touch system of keying with added emphasis on the development of proper keyboarding techniques, speed, and accuracy. Six to nine weeks will be spent developing the touch system. The student will apply techniques for proofreading, editing, word division, capitalization, and punctuation for production of mailable copies of letters, simple business forms, tabulated information, and manuscripts. A computerized workstation with appropriate software is required for each student.

Computer Applications – This course is designed to provide students with entry-level experience with practical applications through hands on use of word processing, spreadsheets and graphs, database management, desktop publishing, presentation software, desktop management, electronic communications, and the Internet.

Accounting I – The accounting principles taught in this course are based on a double-entry system and include preparing worksheets, journals, ledgers, payroll taxes, and financial statements for a sole proprietorship, partnership, and corporation. Opportunities for exposure to automated accounting are provided.

Financial Services I – This course is designed for 11th and 12th grade students interested in pursuing a career in the financial institution field. It involves operation of a student financial center in cooperation with a sponsoring bank, which provides application of banking and financial procedures and concepts.

Financial Services II – Financial Services II is a continuation of Financial Services I, providing opportunities to enhance students' math and English portfolio writings. Students continue to learn and practice financial activities associated with the operation of a bank and other finance-related institutions in addition to assuming management and supervisory responsibilities, including training "new employees."

The following is a list of the elective courses a student can choose from to complete their Financial Services career major requirements:

Accounting II
Advanced Finance and Credit
Business Communications
Business Law
Entrepreneurship
Principles of Marketing

The Skill Standards Document

This document describes the skill standards developed to be assessed in the certification process. Standards are divided in **occupational**, **academic**, and **employability** skills. Following the list of standards is two crosswalks. A crosswalk shows the relationship between a set of standards (in this case the Financial Services Skill Standards) and another set of standards. In the first crosswalk, the Financial Services Skill Standards are crossed with the Kentucky **Academic Expectations**. This crosswalk allows academic teachers to understand the academic content taught in the vocational area. It also provides direction to both academic and vocational educators in the natural points of integration. The second crosswalk crosses the Financial Services Skill Standards with **SCANS** skills. **SCANS** (Secretary's Commission for Achieving Necessary Skills) was developed by the Federal Department of Labor in 1990-1991 with employers from all over the nation. It describes the necessary foundation skills and competencies necessary to succeed in the workplace. Kentucky's Workforce Roundtable and other organizations have adopted these "employability" skills to communicate industry's needs to schools.

If you have any questions about the Skill Standards, Crosswalks, or Certification System, please contact:

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	OCCUPATIONAL STANDARDS
OA	Exhibit Keyboarding/Data Entry Skills
OA001	Demonstrate proficient speed and accuracy in use of 10-key
OA002	Demonstrate proficient speed and accuracy in use of keyboard
OA003	Establish a good habit of proofreading
OB	Utilize Software Applications
OB001	Produce documents integrating current word processing, database, and spreadsheet files
OB002	Create worksheets using spreadsheet commands, functions, and formulas
OB003	Understand or utilize electronic mail services
OC	Perform Clerical Duties
OC001	Maintain a calendar of appointments
OC002	Maintain customer/client files
OC003	Process, sort, and distribute postal and inter-office mail
OC004	Distribute literature to customers and prospects
OC005	Use reference tools
OC006	Prepare agenda for a meeting
OC007	Demonstrate proper telephone etiquette
OC008	Use proper etiquette when greeting customers and co-workers
OD	Demonstrate Time Management Skills
OD001	Schedule and follow work priorities
OD002	Organize work station and space
OD003	Order and maintain inventory of forms and supplies
OD004	Assist others in performing tasks
OD005	Work with budgetary constraints
OD006	Practice time management skills
OE	Demonstrate Marketing Skills
OE001	Develop and utilize cross-selling skills
OE002	Utilize resources available to answer customer questions in person or by telephone
OE003	Greet and assist customers
OE004	Outline and deliver an oral presentation
OF	Practice Safety and Security Procedures
OF001	Know the importance of securing cash and cash items
OF002	Identify valid currency
OF003	Recognize potential risk customers
OF004	Be attentive and aware of your surroundings
OF005	Understand the importance of audits and regulations
OG	Perform Banking Operations
OG001	Open, close, and reconcile teller stations
OG002	Understand debits and credits
OG003	Verify cash transactions
OG004	Provide customers with their account information
OG005	Reconcile accounts with statements
OG006	Verify interest on accounts
OG007	Prepare customer deposit slips
OG008	Prepare cash in and cash out tickets
OG009	Process cash and checks for deposit
OG010	Process check with cash return for deposit

OGO11	Recognize negotiable instruments
OG012	Process savings withdrawal
OG013	Receive loan application
OG014	Process loan requests
OG015	Accept loan payments
OG016	Understand the loan collection process
	EMPLOYABILITY STANDARDS
EA	Understand Interpersonal Relationships
EA001	Match employee responsibilities to employer expectations
EA002	Define discrimination, harassment, and equity
EA003	Exhibit non-discriminatory behavior
EA004	Maintain confidentiality and sensitivity of company information
EA005	Identify possible actions that may lead to customer dissatisfaction
EA006	Identify the relationship between customer satisfaction and company success
EA007	Interpret, clarify, and follow directions
EA008	Communicate with internal and external customers
EB	Exhibit Work Ethic
EB001	Implement responsibility of job position including exhibiting dependability and meeting organizationally-defined expectations
EB002	Assume responsibility for productivity, decisions, and actions
EB003	Display enthusiasm and confidence about work and learning tasks
EB004	Dress appropriately and maintain personal hygiene
EB005	Act in a polite and respectful way towards co-workers
EB006	Complete tasks in an accurate and timely manner
EB007	Adhere to established company rules, regulations, and policies
EB008	Accept constructive criticism
EB009	Work with minimal supervision
EB010	Identify and practice good ethical behavior
EB011	Differentiate between good and poor business ethics
EB012	Explain the importance of a business' reputation
EB013	Exhibit ability to handle stress
EC	Demonstrate Effective Team Skills
EC001	Recognize the difference between a team- oriented workplace and a conventional workplace
EC002	Identify the characteristics of a diverse workplace
EC003	Understand team concepts
EC004	Identify various group processes and components of group dynamics
EC005	Apply facilitation skills in a group setting

	ACADEMIC STANDARDS
AA	Apply Math Skills
AA001	Sort and count currency and coins by denominations
AA002	Add, subtract, multiply, divide
AA003	Calculate percentages and rates
AA004	Compute simple and compound interest
AB	Demonstrate Listening, Oral, and Written Communication Skills
AB001	Demonstrate listening skills
AB002	Follow oral/written instructions
AB003	Use correct spelling, pronunciation, and grammar
AC	Use Problem-Solving Techniques
AC001	Identify problems
AC002	Identify opportunities for applying problem-solving techniques
AC003	Use ideas and procedures to communicate, reason, and solve problems
AC004	Apply a system of problem solving and implement solutions
AD	Apply Generally Accepted Accounting Principles
AD001	Understand and apply the accounting equation
AD002	Define general accounting terms
AD003	Document and reconcile results of math calculations
AD004	Apply the concepts of maintaining a checkbook and reconciling a bank statement
AD005	Identify the components of a negotiable instrument
AE	Possess Knowledge of Bank Products and Services
AE001	Define credit and credit terms
AE002	Complete credit forms and applications
AE003	Possess general knowledge of the following: <ul style="list-style-type: none"> A. Checking B. Savings C. Loans D. Certificates of Deposit E. Investments F. IRAs G. Customer Services H. Trust Services I. ATMs J. Credit/Debit Cards
AE004	Understand the Federal Reserve System
AE005	Understand the role of the FDIC
AE006	Describe the check clearing system
AF	Discuss Financial Service Careers
AF001	Define entry-level banking positions
AF002	Identify applicable skills for positions
AF003	Identify training needs for positions
AF004	Recognize organizational structure

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

Skill Standards

Kentucky Academic Expectations

SCANS

	OCCUPATIONAL STANDARDS				
OA	Exhibit Keyboarding/Data Entry Skills				
OA001	Demonstrate proficient speed and accuracy in use of 10-key	1.16	Using Electronic Technology	C18 C19 F4	Selects Technology Applies Technology Mathematics
OA002	Demonstrate proficient speed and accuracy in use of keyboard	1.16	Using Electronic Technology	C8 C18 C19	Uses Computers to Process Information Selects Technology Applies Technology to a Task
OA003	Establish a good habit of proofreading	1.2	Reading	C16 F1 F8	Monitors and Corrects Performance Reading Decision Making
OB	Utilize Software Applications				
OB001	Produce documents integrating current word processing, database, and spreadsheet files	1.16 6.3 5.2	Using Electronic Technology Expanding Existing Knowledge Critical Thinking	C8 C18 C19 F12	Uses Computers to Process Information Selects Technology Applies Technology to a Task Reasoning
OB002	Create worksheets using spreadsheet commands, functions, and formulas	1.16 5.3	Using Electronic Technology Conceptualizing	C8 C18 C19 F4 F8	Uses Computers to Process Information Selects Technology Applies Technology to a Task Mathematics Decision Making
OB003	Understand or utilize electronic mail services	1.16	Using Electronic Technology	C8 C15 C18 C19	Uses Computer to Process Information Understands Systems Selects Technology Applies Technology
OC	Perform Clerical Duties				
OC001	Maintain a calendar of appointments	5.2	Decision Making	C1 C6 F5 F8	Allocates Time Organizes and Maintains Information Listening Decision Making
OC002	Maintain customer/client files	1.16 1.3 5.4	Using Electronic Technology Observing Decision Making	C5 C6 C15 F13	Acquires and Evaluates Information Organizes and Maintains Information Understands Systems Responsibility

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

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OC003	Process, sort, and distribute postal and inter-office mail	1.3 5.1 5.4	Observing Critical Thinking Decision Making	C6 C15 F1 F8	Organizes and Maintains Information Understands Systems Reading Decision Making
OC004	Distribute literature to customers and prospects	2.3 2.34	Systems and Interactions Psychomotor Skills	C3 C7 C15 F13	Allocates Materials and Facility Resources Interprets and Communicates Information Understands Systems Responsibility
OC005	Use reference tools	1.1 1.2 5.4	Accessing Sources of Information Reading Decision Making	C3 C5 C8 F1 F9 F11	Allocates Materials and Facility Resources Acquires and Evaluates Information Uses Computers to Process Information Reading Problem Solving Knowing How to Learn
OC006	Prepare agenda for a meeting	1.1 5.1	Accessing Sources of Information Critical Thinking	C1 C5 C6 C7 C8	Allocates Time Acquires and Evaluates Information Organizes and Maintains Information Interprets and Communicates Information Uses Computers to Process Information
OC007	Demonstrate proper telephone etiquette	1.4 3.5 4.1	Listening Self-Control and Self-Discipline Interpersonal Skills	C7 C11 C14 C15 F5 F6 F9 F13 F15	Interprets and Communicates Information Serves Clients/Customers Works with Cultural Diversity Understands Systems Listening Speaking Problem Solving Responsibility Social
OC008	Use proper etiquette when greeting customers and co-workers	4.1 4.3 4.5	Interpersonal Skills Consistent, Responsive, Caring Behavior Sensitive to Multicultural World View	C11 C14 F5 F6 F15	Serves Clients/Customers Works with Cultural Diversity Listening Speaking Social
OD	Demonstrate Time Management Skills				
OD001	Schedule and follow work priorities	3.1 3.5 5.1 5.4	Positive Growth in Self-Concept Task/Project Self-Control and Self-Discipline Critical Thinking Decision Making	C1 C3 C15 F8 F9 F13 F16 F17	Allocates Time Allocates Materials and Facility Resources Understands Systems Decision Making Problem Solving Responsibility Self-Management Integrity/Honesty

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

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OD002	Organize work station and space	2.38 5.1	Post-Secondary Opportunity Search Critical Thinking	C3 F8 F13 F16	Allocates Materials and Facility Resources Decision Making Responsibility Self-Management
OD003	Order and maintain inventory of forms and supplies	5.1 5.4	Critical Thinking Decision Making	C3 C6 C15 F8 F13	Allocates Materials and Facility Resources Organizes and Maintains Information Understands Systems Decision Making Responsibility
OD004	Assist others in performing tasks	4.1 4.2 4.3	Interpersonal Skills Productive Team Skills Consistent, Responsive, Caring Behavior	C9 C10 C12 F5 F6 F12	Participates Teaches Others Exercises Leadership Listening Speaking Reasoning
OD005	Work with budgetary constraints	3.6 5.1 5.3	Make Decisions Based on Ethical Values Critical Thinking Conceptualizing	C3 C5 C16 F4 F8 F13 F16	Allocates Materials and Facility Resources Acquires and Evaluates Information Monitors and Corrects Performance Mathematics Decision Making Responsibility Self-Management
OD006	Practice time management skills	3.3 3.5	Adaptable and Flexible Self-Control and Self-Discipline	C1 F8 F13 F16	Allocates Time Decision Making Responsibility Self-Management
OE	Demonstrate Marketing Skills				
OE001	Develop and utilize cross-selling skills	4.1 4.2 4.5 5.1	Interpersonal Skills Productive Team Skills Sensitive to Multicultural World View Critical Thinking	C7 C11 C14 F5 F6 F7 F15	Interprets and Communicates Information Serves Clients/Customers Works with Cultural Diversity Listening Speaking Creative Thinking Social

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

Skill Standards

Kentucky Academic Expectations

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OE002	Utilize resources available to answer customer questions in person or by telephone	1.1 1.4 3.5 4.1 5.1	Accessing Sources of Information Listening Self-Control and Self-Discipline Interpersonal Skills Critical Thinking	C3 C5 C7 C11 C14 F1 F5 F6 F8 F9 F13 F15	Allocates Materials and Facility Resources Acquires and Evaluates Information Interprets and Communicates Information Serves Clients/Customers Works with Cultural Diversity Reading Listening Speaking Decision Making Problem Solving Responsibility Social
OE003	Greet and assist customers	1.3 1.4 3.5 4.1 4.3 4.5	Observing Listening Self-Control and Self-Discipline Interpersonal Skills Consistent, Responsive, Caring Behavior Sensitive to Multicultural World View	C11 C14 F5 F6 F8 F9 F12 F15	Serves Clients/Customers Works with Cultural Diversity Listening Speaking Decision Making Problem Solving Reasoning Social
OE004	Outline and deliver an oral presentation	1.12 1.13 4.1 4.5 5.3	Speaking Visual Arts Interpersonal Skills Sensitive to Multicultural World View Conceptualizing	C1 C6 C7 C10 F6 F14 F7	Allocates Time Organizes and Maintains Information Interprets and Communicates Information Teaches Others Speaking Self-Esteem Creative Thinking
OF	Practice Safety and Security Procedures				
OF001	Know the importance of securing cash and cash items	4.4	Rights and Responsibilities	C15 F13 F17	Understands Systems Responsibility Integrity/Honesty
OF002	Identify valid currency	2.10 2.18	Measurement Structure and Function of Economic System	F3	Arithmetic
OF003	Recognize potential risk customers	2.16 3.4 4.1	Structure and Function of Social System Resourceful and Creative Interpersonal Skills	C11 F5 F8 F15	Serves Clients/Customers Listening Decision Making Social
OF004	Be attentive and aware of your surroundings	2.16 3.4 4.1	Structure and Function of Social System Resourceful and Creative Interpersonal Skills	F5 F10 F12 F13	Listening Seeing Things in the Mind's Eye Reasoning Responsibility

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

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OF005	Understand the importance of audits and regulations	3.5 3.6 4.4	Self-Control and Self-Discipline Make Decisions Based on Ethical Values Rights and Responsibilities	C15 F1 F12 F13	Understands Systems Reading Reasoning Responsibility
OG	Perform Banking Operations				
OG001	Open, close, and reconcile teller stations	2.8 2.11 4.4	Mathematical Procedures Change Rights and Responsibilities	C1 C2 C3 C6 C15 F1 F2 F3 F4 F13 F17	Allocates Time Allocates Money Allocates Materials and Facility Resources Organizes and Maintains Information Understands Systems Reading Writing Arithmetic Mathematics Responsibility Integrity/Honesty
OG002	Understand debits and credits	2.8 2.12	Mathematical Procedures Mathematical Structures	C6 C15 F3 F4	Organizes and Maintains Information Understands Systems Arithmetic Mathematics
OG003	Verify cash transactions	2.8 2.12 5.1	Mathematical Procedures Mathematical Structures Critical Thinking	C2 C5 C15 F1 F3 F4 F13	Allocates Money Acquires and Evaluates Information Understands Systems Reading Arithmetic Mathematics Responsibility
OG004	Provide customers with their account information	3.6 4.1 4.4	Make Decisions Based on Ethical Values Interpersonal Skills Rights and Responsibilities	C7 C11 C15 F1 F3 F4 F5 F6 F13 F15	Interprets and Communicates Information Serves Clients/Customers Understands Systems Reading Arithmetic Mathematics Listening Speaking Responsibility Social

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OG005	Reconcile accounts with statements	2.7 2.8 5.1	Number Mathematical Procedures Critical Thinking	C6 C15 F1 F2 F3 F4 F9	Organizes and Maintains Information Understands Systems Reading Writing Arithmetic Mathematics Problem Solving
OG006	Verify interest on accounts	2.7 2.8 5.1	Number Mathematical Procedures Critical Thinking	C5 C8 C15 C19 F4	Acquires and Evaluates Information Uses Computers to Process Information Understands Systems Applies Technology to a Task Mathematics
OG007	Prepare customer deposit slips	2.7 2.8	Number Mathematical Procedures	C2 C6 C15 F1 F2 F3 F4 F13 F17	Allocates Money Organizes and Maintains Information Understands Systems Reading Writing Arithmetic Mathematics Responsibility Integrity/Honesty
OG008	Prepare cash in and cash out tickets	2.7 2.8 5.4	Number Mathematical Procedures Decision Making	C2 C3 C5 C6 C15 F1 F2 F3 F4 F13 F17	Allocates Money Allocates Materials and Facility Resources Acquires and Evaluates Information Organizes and Maintains Information Understands Systems Reading Writing Arithmetic Mathematics Responsibility Integrity/Honesty
OG009	Process cash and checks for deposit	2.7 2.8	Number Mathematical Procedures	C2 C3 C5 C6 C15 F1 F3 F4 F13 F17	Allocates Money Allocates Materials and Facility Resources Acquires and Evaluates Information Organizes and Maintains Information Understands Systems Reading Arithmetic Mathematics Responsibility Integrity/Honesty

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

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OG010	Process check with cash return for deposit	2.7 2.8 5.4	Number Mathematical Procedures Decision Making	C2 C5 C6 C7 C15 F1 F2 F3 F4 F13 F17	Allocates Money Acquires and Evaluates Information Organizes and Maintains Information Interprets and Communicates Information Understands Systems Reading Writing Arithmetic Mathematics Responsibility Integrity/Honesty
OG011	Recognize negotiable instruments	1.3	Observing	C7 F1 F13 F17	Interprets and Communicates Information Reading Responsibility Integrity/Honesty
OG012	Process savings withdrawal	2.7 2.8 5.4	Number Mathematical Procedures Decision Making	C2 C5 C11 C15 F1 F2 F3 F4 F13 F17	Allocates Money Acquires and Evaluates Information Serves Clients/Customers Understands Systems Reading Writing Arithmetic Mathematics Responsibility Integrity/Honesty
OG013	Receive loan application	4.1 4.3	Interpersonal Skills Consistent, Responsive, Caring Behavior	C11 C14 C15 F15	Serves Clients/Customers Works with Cultural Diversity Understands Systems Social
OG014	Process loan requests	3.6 4.4 5.4	Make Decisions Based on Ethical Values Rights and Responsibilities Decision Making	C5 C6 C7 C11 C15 F1 F8 F13	Acquires and Evaluates Information Organizes and Maintains Information Interprets and Communicates Information Serves Clients/Customers Understands Systems Reading Decision Making Responsibility

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OG015	Accept loan payments	2.7 2.8	Number Mathematical Procedures	C2 C6 C11 C15 F1 F3 F4 F13 F17	Allocates Money Organizes and Maintains Information Serves Clients/Customers Understands Systems Reading Arithmetic Mathematics Responsibility Integrity/Honesty
OG016	Understand the loan collection process	3.3 4.1	Adaptable and Flexible Interpersonal Skills	C2 C6 C11 C15 F1 F2 F3 F4 F13	Allocates Money Organizes and Maintains Information Serves Clients/Customers Understands Systems Reading Writing Arithmetic Mathematics Responsibility

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

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	EMPLOYABILITY STANDARDS				
EA	Understand Interpersonal Relationships				
EA001	Match employee responsibilities to employer expectations	2.38	Post-Secondary Opportunity Search	C9 C10 C11 C12 C13 C14 F13	Participates Teaches Others Serves Clients/Customers Exercises Leadership Negotiates to Arrive at a Decision Works with Cultural Diversity Responsibility
EA002	Define discrimination, harassment, and equity	4.5 4.6	Sensitive to Multicultural World View Open Mind to Alternative Perspectives	C14 F15	Works with Cultural Diversity Social
EA003	Exhibit non-discriminatory behavior	4.5 4.6	Sensitive to Multicultural World View Open Mind to Alternative Perspectives	C11 C14 F15	Serves Clients/Customers Works with Cultural Diversity Social
EA004	Maintain confidentiality and sensitivity of company information	2.38 5.1	Post-Secondary Opportunity Search Critical Thinking	C5 C6 C7 C11 F13 F17	Acquires and Evaluates Information Organizes and Maintains Information Interprets and Communicates Information Serves Clients/Customers Responsibility Integrity/Honesty
EA005	Identify possible actions that may lead to customer dissatisfaction	2.38 5.3 5.4	Post-Secondary Opportunity Search Conceptualizing Decision Making	C5 C7 C11 F8 F9 F13	Acquires and Evaluates Information Interprets and Communicates Information Serves Clients/Customers Decision Making Problem Solving Responsibility
EA006	Identify the relationship between customer satisfaction and company success	2.38 5.3 5.4	Post-Secondary Opportunity Search Conceptualizing Decision Making	C11 F9 F12	Serves Clients/Customers Problem Solving Reasoning
EA007	Interpret, clarify, and follow directions	1.2 1.3 1.4 2.38 5.4	Reading Observing Listening Post-Secondary Opportunity Search Decision Making	C5 C6 C7 F8 F13	Acquires and Evaluates Information Organizes and Maintains Information Interprets and Communicates Information Decision Making Responsibility
EA008	Communicate with internal and external customers	4.1 4.6	Interpersonal Skills Open Mind to Alternative Perspectives	C7 C11 C14 F5 F6 F15	Interprets and Communicates Information Serves Clients/Customers Works with Cultural Diversity Listening Speaking Social

Financial Services Crosswalk of Skill Standards to Academic Expectations and SCANS

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Kentucky Academic Expectations

SCANS

EB	Exhibit Work Ethic				
EB001	Implement responsibility of job position including exhibiting dependability and meeting organizationally-defined expectations	2.38	Post-Secondary Opportunity Search	F13 F15 F16	Responsibility Social Self-Management
EB002	Assume responsibility for productivity, decisions, and actions	2.38 3.6	Post-Secondary Opportunity Search Make Decisions Based on Ethical Values	F8 F13 F16	Decision Making Responsibility Self-Management
EB003	Display enthusiasm and confidence about work and learning tasks	2.38 3.3 3.4	Post-Secondary Opportunity Search Adaptable and Flexible Resourceful and Creative	C9 C10 C11 C12 F14 F15 F16	Participates Teaches Others Serves Clients/Customers Exercises Leadership Self-Esteem Social Self-Management
EB004	Dress appropriately and maintain personal hygiene	2.32 2.38	Mental and Emotional Wellness Post-Secondary Opportunity Search	F13 F14 F16	Responsibility Self-Esteem Self-Management
EB005	Act in a polite and respectful way towards co-workers	2.38 4.5 4.6	Post-Secondary Opportunity Search Sensitive to Multicultural World View Open Mind to Alternative Perspectives	C11 F13 F15	Serves Clients/Customers Responsibility Social
EB006	Complete tasks in an accurate and timely manner	2.38 3.3 3.5	Post-Secondary Opportunity Search Adaptable and Flexible Self-Control and Self-Discipline	C1 C7 C11 F13 F16	Allocates Time Interprets and Communicates Information Serves Clients/ Customers Responsibility Self-Management
EB007	Adhere to established company rules, regulations, and policies	2.38 3.3	Post-Secondary Opportunity Search Adaptable and Flexible	F13 F16 F17	Responsibility Self-Management Integrity/Honesty
EB008	Accept constructive criticism	2.38 4.6	Post-Secondary Opportunity Search Open Mind to Alternative Perspectives	C5 C7 F5 F8 F12 F13 F14 F16 F17	Acquires and Evaluates Information Interprets and Communicates Information Listening Decision Making Reasoning Responsibility Self-Esteem Self-Management Integrity/Honesty
EB009	Work with minimal supervision	2.38 3.5 3.6 3.7	Post-Secondary Opportunity Search Self-Control and Self-Discipline Make Decisions Based on Ethical Values Learn On One's Own	C12 F8 F13 F16	Exercises Leadership Decision Making Responsibility Self-Management

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EB010	Identify and practice good ethical behavior	2.38 3.6	Post-Secondary Opportunity Search Make Decisions Based on Ethical Values	C12 F13 F14 F15 F16 F17	Exercises Leadership Responsibility Self-Esteem Social Self-Management Integrity/Honesty
EB011	Differentiate between good and poor business ethics	2.38 3.6 5.1	Post-Secondary Opportunity Search Make Decisions Based on Ethical Values Critical Thinking	C7 F8 F13 F17	Interprets and Communicates Information Decision Making Responsibility Integrity/Honesty
EB012	Explain the importance of a business' reputation	2.38 3.6	Post-Secondary Opportunity Search Make Decisions Based on Ethical Values	C11 F6	Serves Clients/Customers Speaking
EB013	Exhibit ability to handle stress	2.38 3.5	Post-Secondary Opportunity Search Self-Control and Self-Discipline	F8 F13 F14 F15 F16	Decision Making Responsibility Self-Esteem Social Self-Management
EC	Demonstrate Effective Team Skills				
EC001	Recognize the difference between a team-oriented workplace and a conventional workplace	4.2	Productive Team Skills	C15 F12 F15	Understands Systems Reasoning Social
EC002	Identify the characteristics of a diverse workplace	4.5	Sensitive to Multicultural World View	C14 F15	Works with Cultural Diversity Social
EC003	Understand team concepts	4.2	Productive Team Skills	C9 C10 C11 C12 F13 F15	Participates Teaches Others Serves Client/Customers Exercises Leadership Responsibility Social
EC004	Identify various group processes and components of group dynamics	4.2 4.6	Productive Team Skills Open Mind to Alternative Perspectives	C15 F12 F13 F15	Understands Systems Reasoning Responsibility Social
EC005	Apply facilitation skills in a group setting	4.2 4.6	Productive Team Skills Open Mind to Alternative Perspectives	C9 C10 C12 F5 F6 F15	Participates Teaches Others Exercises Leadership Listening Speaking Social

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	ACADEMIC STANDARDS				
AA	Apply Math Skills				
AA001	Sort and count currency and coins by denominations	2.7 2.8	Number Mathematical Procedures	C6 F3 F4	Organizes and Maintains Information Arithmetic Mathematics
AA002	Add, subtract, multiply, divide	2.7 2.8	Number Mathematical Procedures	C6 F3 F4	Organizes and Maintains Information Arithmetic Mathematics
AA003	Calculate percentages and rates	2.7 2.8	Number Mathematical Procedures	C6 F3 F4	Organizes and Maintains Information Arithmetic Mathematics
AA004	Compute simple and compound interest	1.6 2.7 2.8 2.10	Computing Number Mathematical Procedures Measurement	C6 F3 F4	Organizes and Maintains Information Arithmetic Mathematics
AB	Demonstrate Listening, Oral, and Written Communication Skills				
AB001	Demonstrate listening skills	1.12 1.3 1.4 2.37	Speaking Observing Listening Employability Skills	C7 C11 F7 F10	Interprets and Communicates Information Serves Clients/Customers Creative Thinking Seeing Things in the Mind's Eye
AB002	Follow oral/written instructions	1.12 1.3 1.4 2.37	Speaking Observing Listening Employability Skills	C7 F1 F6	Interprets and Communicates Information Reading Speaking
AB003	Use correct spelling, pronunciation, and grammar	1.11 1.12 2.38	Writing Speaking Post-Secondary Opportunity Search	C7 F2 F6	Interprets and Communicates Information Writing Speaking
AC	Use Problem-Solving Techniques				
AC001	Identify problems	1.3 1.4 1.10 2.3 5.1	Observing Listening Classifying Systems and Interactions Critical Thinking	C5 C6 F7 F8 F9	Acquires and Evaluates Information Organizes and Maintains Information Creative Thinking Decision Making Problem Solving
AC002	Identify opportunities for applying problem-solving techniques	1.11 5.1 5.2 5.3 6.1	Writing Critical Thinking Creative Thinking Conceptualizing Applying Multiple Perspectives	C5 C6 C7 F7 F9 F12	Acquires and Evaluates Information Organizes and Maintains Information Interprets and Communicates Information Creative Thinking Problem Solving Reasoning

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AC003	Use ideas and procedures to communicate, reason, and solve problems	1.11 1.12 2.2 4.2 4.6 5.4 5.5 6.3	Writing Speaking Patterns Productive Team Skills Open Mind to Alternative Perspectives Decision Making Problem Solving Expanding Existing Knowledge	C5 C6 C13 F5 F6 F7 F8 F9	Acquires and Evaluates Information Organizes and Maintains Information Negotiates to Arrive at a Decision Listening Speaking Creative Thinking Decision Making Problem Solving
AC004	Apply a system of problem solving and implement solutions	1.11 1.12 2.2 4.2 4.6 5.4 5.5 6.3	Writing Speaking Patterns Productive Team Skills Open Mind to Alternative Perspectives Decision Making Problem Solving Expanding Existing Knowledge	C5 C6 C13 F5 F7 F8 F9 F12	Acquires and Evaluates Information Organizes and Maintains Information Negotiates to Arrive at a Decision Listening Creative Thinking Decision Making Problem Solving Reasoning
AD	Apply Generally Accepted Accounting Principles				
AD001	Understand and apply the accounting equation	2.8	Mathematical Procedures	C15 F3 F4 F12	Understands Systems Arithmetic Mathematics Reasoning
AD002	Define general accounting terms	1.2 2.38	Reading Post-Secondary Opportunity Search	C7 F1 F2 F6	Interprets and Communicates Information Reading Writing Speaking
AD003	Document and reconcile results of math calculations	1.2 2.38 2.7	Reading Post-Secondary Opportunity Search Number	C6 C7 F2 F3 F4	Organizes and Maintains Information Interprets and Communicates Information Writing Arithmetic Mathematics
AD004	Apply the concepts of maintaining a checkbook and reconciling a bank statement	1.2 2.38	Reading Post-Secondary Opportunity Search	C6 C7 C15 F1 F3 F6 F9	Organizes and Maintains Information Interprets and Communicates Information Understands Systems Reading Arithmetic Speaking Problem Solving
AD005	Identify the components of a negotiable instrument	1.2 1.3 2.38	Reading Observing Post-Secondary Opportunity Search	C5 C7 F1 F8	Acquires and Evaluates Information Interprets and Communicates Information Reading Decision Making

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AE	Possess Knowledge of Bank Products and Services				
AE001	Define credit and credit terms	1.1 2.34 2.38 6.1	Accessing Sources of Information Psychomotor Skills Post-Secondary Opportunity Skills Applying Multiple Perspectives	C7 F1 F2 F6	Interprets and Communicates Information Reading Writing Speaking
AE002	Complete credit forms and applications	1.1 1.2 1.11 2.38	Accessing Sources of Information Reading Writing Post-Secondary Opportunity Search	C5 C15 F1 F2 F17	Acquires and Evaluates Information Understands Systems Reading Writing Integrity/Honesty
AE003	Possess general knowledge of the following: A. Checking B. Savings C. Loans D. Certificates of Deposit E. Investments F. IRAs G. Customer Services H. Trust Services I. ATMs J. Credit/Debit Cards	1.2 6.1	Reading Applying Multiple Perspectives	C5 C7 C15 C18 F1 F2 F3 F4 F11	Acquires an Evaluates Information Interprets and Communicates Information Understands Systems Selects Technology Reading Writing Arithmetic Mathematics Knowing How to Learn
AE004	Understand the Federal Reserve System	1.2 6.1	Reading Applying Multiple Perspectives	C15 F1 F10 F12	Understands Systems Reading Seeing Things in the Mind's Eye Reasoning
AE005	Understand the role of the FDIC	1.2 6.1	Reading Applying Multiple Perspectives	C15 F1 F12	Understands Systems Reading Reasoning
AE006	Describe the check clearing system	1.2 2.37	Reading Employability Skills	C15 F1 F10 F12	Understands Systems Reading Seeing Things in the Mind's Eye Reasoning

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AF	Discuss Financial Service Careers				
AF001	Define entry-level banking positions	2.37 6.1	Employability Skills Applying Multiple Perspectives	C15 F1 F2 F6	Understands Systems Reading Writing Speaking
AF002	Identify applicable skills for positions	2.37 6.1	Employability Skills Applying Multiple Perspectives	C5 C15 F1 F2 F6	Acquires and Evaluates Information Understands Systems Reading Writing Speaking
AF003	Identify training needs for positions	2.37 6.1	Employability Skills Applying Multiple Perspectives	C5 C15 F1 F2 F6	Acquires and Evaluates Information Understands Systems Reading Writing Speaking
AF004	Recognize organizational structure	2.37 4.1 4.6	Employability Skills Interpersonal Skills Open Mind to Alternative Perspectives	C12 C15 F15	Exercises Leadership Understands Systems Social